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From: Tel: E-Mail:  
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File No.: GT Ref 70325-040017

Date: November 21, 2005

No. Including Cover Sheet 13  
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Notes: - Amendment in Response to Office Action dated September 19, 2005

Applicant:	Dennis G. Earnshaw, et al.	Examiner:	Naresh Vig
Serial No.	09/849,513	Group Art Unit:	3629
Filed:	May 5, 2001	Docket No.	70325-040017
Title:	ELECTRONIC TRANSACTION SERVICE SYSTEM		
Customer No.:	33717		

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T-518 P.002/013 F-675

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Dennis G. Earnshaw, et al. Examiner: Naresh Vig  
Serial No. 09/849,513 Group Art Unit: 3629  
Filed: May 5, 2001 Docket No. 70325-040017  
Title: ELECTRONIC TRANSACTION SERVICE SYSTEM  
Customer No.: 33717

Certificate of Transmission

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office Patent Fax No. (571) 273-8300 on November 21, 2005.

*Mary Helen Lopez*  
Mary Helen Lopez

FEE TRANSMITTAL

MAIL STOP: AMENDMENT  
Commissioner for Patents  
Post Office Box 1450  
Alexandria, Virginia 22313-1450

Dear Sir:

We are transmitting herewith the attached:

☒ Amendment filed in response to Office Action dated September 19, 2005

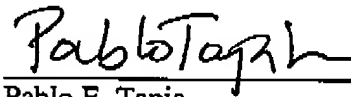
Application No. 09/849,513

PATENT  
Docket No. 70325-040017**ADDITIONAL CLAIM FEES**

Claims Remaining After Amendment		Highest Number Previously Paid For		Present Extra		Rate		Fee
Total Claims								
24	-	24	=	0	x	50.00	=	0
Independent Claims								
4	-	4	=	0	x	200.00	=	0
Subtotal								0
Independent Claims Remaining: 1, 11, 24, and 19								
<b>TOTAL FILING FEE</b>								<b>0</b>

The Director is authorized to charge the amount of \$0.00, and any additional fee(s) or any underpayment of fee(s), or to credit any overpayments to Deposit Account Number 50-2638. Please ensure that Attorney Docket Number 70325-040017 is referred to when charging any payments or credits for this case.

Respectfully submitted,



Pablo E. Tapia  
Reg. No. 52,275

Date: November 21, 2005

Customer Number 33717  
GREENBERG TRAURIG, LLP  
2450 Colorado Avenue, Suite 400E  
Santa Monica, CA 90404  
Phone: (310) 586-6512  
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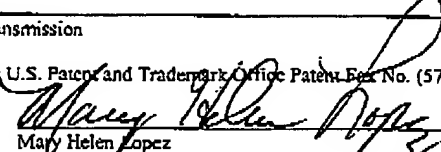
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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Dennis G. Earnshaw, et al.	Examiner:	Naresh Vig
Application No.	09/849,513	Group Art Unit:	3629
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 Mary Helen Lopez	

**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION**

MAIL STOP: AF  
Commissioner for Patents  
Post Office Box 1450  
Alexandria, Virginia 22313-1450

Dear Sir:

This paper is responsive to the Office Action mailed September 19, 2005.

**Amendments to the Claims** are reflected in the listing of claims, which begin on page 2.

**Remarks** begin on page 9.